

Certificate Number: 05781-PAM-DE-030255093

Bankruptcy Case Number: 17-00549



05781-PAM-DE-030255093

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 4, 2017, at 12:55 o'clock AM PST, Rachel Duncan completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: December 4, 2017 By: /s/Allison M Geving

Name: Allison M Geving

Title: President